

Information to identify the case:

Debtor 1	<u>William B Benkovich</u>	Social Security number or ITIN	xxx-xx-4616
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Pamela D. Benkovich</u>	Social Security number or ITIN	xxx-xx-6800
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-18665-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

William B Benkovich

Pamela D. Benkovich

10/9/18

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 William B Benkovich
 Pamela D. Benkovich
 Debtors

Case No. 18-18665-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 37

Date Rcvd: Oct 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 11, 2018.

db/jdb
 517485774 +William B Benkovich, Pamela D. Benkovich, 20 Seaton Road, Toms River, NJ 08755-6418
 +Bayview Loan Servicing LLC c/o, Shapiro & Denardo, LLC, 14000 Commerce Parkway, Ste B, Mount Laurel, NJ 08054-2242
 517485776 +Best Buy, PO Box 17298, Louisville, KY 40217
 517485777 +Citi Card, PO Box 9001037, Louisville, KY 40290-1037
 517543527 +Department Stores National Bank, Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0493
 517485782 +Macy, PO Box 78008, Phoenix, AZ 85062-8008
 517485784 ++NISSAN MOTOR ACCEPTANCE CORPORATION, LOSS RECOVERY, PO BOX 660366, DALLAS TX 75266-0366
 (address filed with court: Nissan Motor Accept. Corp., PO Box 371491, Pittsburgh, PA 15250-7491)
 517520497 Nissan - Infiniti LT, POB 660366, Dallas, TX 75266-0366
 517485785 +Nissan Motor Acceptance, PO Box 742657, Cincinnati, OH 45274-2657
 517617425 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)
 517485786 +Sears, PO Box 78051, Phoenix, AZ 85062-8051
 517485792 +Summit Medical Group, PA, Attn #8549X, PO Box 14000, Belfast, ME 04915-4033
 517485793 +Synchrony Bank c/o Selip & Stylianou LLP, 10 Forest Avenue ste 300, PO Box 914, Paramus, NJ 07653-0914
 517544235 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Oct 10 2018 01:12:04 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Oct 10 2018 01:12:00 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517485772 +EDI: AMEREXPR.COM Oct 10 2018 04:28:00 American Express, PO Box 1270, Newark, NJ 07101-1270
 517610607 EDI: BECKLEE.COM Oct 10 2018 04:28:00 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517485775 +EDI: WFNNB.COM Oct 10 2018 04:28:00 Bed Bath & Beyond, PO Box 659834, San Antonio, TX 78265-9134
 517547501 EDI: BL-BECKET.COM Oct 10 2018 04:28:00 Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
 517485778 +EDI: WFNNB.COM Oct 10 2018 04:28:00 Comenity- New York & Co, PO Box 659728, San Antonio, TX 78265-9728
 517485779 EDI: IRS.COM Oct 10 2018 04:28:00 Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 517485780 +EDI: CBSKOHL.COM Oct 10 2018 04:28:00 Koh's Payment Center, PO Box 2983, Milwaukee, WI 53201-2983
 517630747 EDI: RESURGENT.COM Oct 10 2018 04:28:00 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 517592619 +EDI: MID8.COM Oct 10 2018 04:28:00 Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
 517621351 EDI: NAVIENTFKASMSERV.COM Oct 10 2018 04:28:00 NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
 517485783 +EDI: NAVIENTFKASMSERV.COM Oct 10 2018 04:28:00 Navient, PO Box 9500, Wilkes Barre, PA 18773-9500
 517633574 EDI: NAVIENTFKASMSERV.COM Oct 10 2018 04:28:00 Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
 517630185 EDI: PRA.COM Oct 10 2018 04:28:00 Portfolio Recovery Associates, LLC, c/o Sears Mastercard, POB 41067, Norfolk VA 23541
 517618273 EDI: Q3G.COM Oct 10 2018 04:28:00 Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
 517589138 EDI: Q3G.COM Oct 10 2018 04:28:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 517485787 +E-mail/Text: collections@sharonview.org Oct 10 2018 01:11:56 Sharonview Federal Credit Union, PO Box 2070, Fort Mill, SC 29716-2070
 517485788 +E-mail/Text: collections@sharonview.org Oct 10 2018 01:11:56 Sharonview Federal Credit Union, PO Box 2711, Omaha, NE 68103-2711
 517493265 +EDI: RMSC.COM Oct 10 2018 04:28:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 517485794 EDI: TFSR.COM Oct 10 2018 04:28:00 Toyota Financial Services, PO Box 371339, Pittsburgh, PA 15250-7339
 517485795 +EDI: VERIZONCOMB.COM Oct 10 2018 04:28:00 Verizon, PO Box 408, Newark, NJ 07101-0408
 517485796 +EDI: WFNNB.COM Oct 10 2018 04:28:00 Victoria Secret, PO Box 659728, San Antonio, TX 78265-9728

TOTAL: 23

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Page 2 of 2
Total Noticed: 37

Date Rcvd: Oct 09, 2018

***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

517485781 Linden Police and Fire FCU
517485773* +American Express, PO Box 1270, Newark, NJ 07101-1270
517485791* ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
TRENTON NJ 08646-0245
(address filed with court: State of New Jersey, Divison of Taxation, PO Box 245,
Trenton, NJ 08695)
517485789* +Sharonview Federal Credit Union, Po Box 2711, Omaha, NE 68103-2711
517485790* +Sharonview Federal Credit Union, Po Box 2711, Omaha, NE 68103-2711

TOTALS: 1, * 4, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 9, 2018 at the address(es) listed below:

Bruce W. Radowitz on behalf of Debtor William B Benkovich bradowitz@comcast.net,
r45676@notify.bestcase.com
Bruce W. Radowitz on behalf of Joint Debtor Pamela D. Benkovich bradowitz@comcast.net,
r45676@notify.bestcase.com
Denise E. Carlon on behalf of Creditor Toyota Motor Credit Corporation
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John W. Hargrave trustee@hargravelaw.com, jwh@trustesolutions.net
Kevin Gordon McDonald on behalf of Creditor Toyota Motor Credit Corporation
kmcdonald@kmlawgroup.com, bkgroup@kmlawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6